

**Information to identify the case:**

Debtor 1	<u>Douglas E. Gallentine Jr.</u>	Social Security number or ITIN	xxx-xx-3616
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-20131-GLT			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Douglas E. Gallentine Jr.

9/10/24

**By the court:** Gregory L Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Douglas E. Gallentine, Jr.  
Debtor

Case No. 19-20131-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 10, 2024

User: auto  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2024:

Recip ID	Recipient Name and Address
db	+ Douglas E. Gallentine, Jr., 600 Dry Hill Rd., Connellsville, PA 15425-6192
cr	+ USAA Federal Savings Bank, c/o Weinstein & Riley, P.S, 11101 West 120th Ave, Suite 280, Broomfield, CO 80021-2756
14976540	+ Capital One, PO Box 30255, Salt Lake City, UT 84130-0255
14976545	Comenity Bank/The Children's Place, PO Box 659829, San Antonio, TX 78265
14976552	+ Douglas Gallentine, Sr., 338 Foxburg Road, Normalville, PA 15469-1006
14976558	+ Medexpress Billing, PO Box 719, Dellslow, WV 26531-0719
14976563	PSECU, P.o. Box 1006, Harrisburg, PA 17108
14976565	+ Sterling, PO Box 3680, Akron, OH 44309-3680

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 11 2024 05:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 11 2024 01:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 11 2024 05:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 11 2024 01:15:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 11 2024 01:14:00	Nationstar Mortgage LLC, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
cr	+ EDI: PRA.COM	Sep 11 2024 05:05:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14976539	+ EDI: CAPITALONE.COM	Sep 11 2024 05:05:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14976538	+ EDI: CAPITALONE.COM	Sep 11 2024 05:05:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14998205	EDI: CAPITALONE.COM	Sep 11 2024 05:05:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15007805	Email/PDF: bncnotices@becket-lee.com	Sep 11 2024 01:17:59	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14976541	+ EDI: CITICORP	Sep 11 2024 05:05:00	Citi/Sears, Po Box 6217, Sioux Falls, SD 57117-6217
14976542	+ EDI: CITICORP		

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		Sep 11 2024 05:05:00	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15015577	+ EDI: CITICORP	Sep 11 2024 05:05:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
14976544	+ EDI: WFNNB.COM	Sep 11 2024 05:05:00	Comenity Bank/Peebles, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14976543	+ EDI: WFNNB.COM	Sep 11 2024 05:05:00	Comenity Bank/Peebles, Po Box 182789, Columbus, OH 43218-2789
14976546	+ EDI: WFNNB.COM	Sep 11 2024 05:05:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
14976547	+ EDI: WFNNB.COM	Sep 11 2024 05:05:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14976548	+ EDI: WFNNB.COM	Sep 11 2024 05:05:00	Comenity Capital/The Children's Place, Po Box 182120, Columbus, OH 43218-2120
14976549	+ EDI: WFNNB.COM	Sep 11 2024 05:05:00	Comenity Capital/The Children's Place, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14976551	+ EDI: WFNNB.COM	Sep 11 2024 05:05:00	Comenitybank/sterling, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
14976550	+ EDI: WFNNB.COM	Sep 11 2024 05:05:00	Comenitybank/sterling, Po Box 182789, Columbus, OH 43218-2789
14976554	+ EDI: BLUESTEM	Sep 11 2024 05:08:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820
14976553	+ EDI: BLUESTEM	Sep 11 2024 05:08:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14976555	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 11 2024 01:14:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
14976556	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 11 2024 01:14:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
14976557	+ Email/Text: bknotification@loandepot.com	Sep 11 2024 01:15:00	Loan Depot, 26642 Towne Centre Dr, Foothill Ranch, CA 92610-2808
14995697	EDI: NAVIENTFKASMSERV.COM	Sep 11 2024 05:05:00	NAVIENT CFC, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15544554	+ Email/Text: nsm_bk_notices@mrcooper.com	Sep 11 2024 01:14:00	Nationstar Mortgage, LLC, PO Box 619094, Dallas, TX 75261-9094
14976560	+ EDI: NAVIENTFKASMSERV.COM	Sep 11 2024 05:05:00	Navient, Attn: Bankruptcy, Po Box 9000, Wiles-Barr, PA 18773-9000
14976559	+ EDI: NAVIENTFKASMSERV.COM	Sep 11 2024 05:05:00	Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
14976561	+ Email/Text: bankruptcynotices@psecu.com	Sep 11 2024 01:15:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
15208150	EDI: PRA.COM	Sep 11 2024 05:05:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15012533	EDI: PRA.COM	Sep 11 2024 05:05:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14977452	+ EDI: PRA.COM	Sep 11 2024 05:05:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14976562	+ EDI: WFNNB.COM	Sep 11 2024 05:05:00	Peebles/Comenity Bank, PO Box 182273, Columbus, OH 43218-2273
15010361	EDI: Q3G.COM	Sep 11 2024 05:05:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788

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15010362	EDI: Q3G.COM	Sep 11 2024 05:05:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14976564	+ EDI: CITICORP	Sep 11 2024 05:05:00	Sears, PO Box 6275, Sioux Falls, SD 57117-6275
14976567	+ EDI: SYNC	Sep 11 2024 05:05:00	Synchrony Bank/Amazon, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14976566	+ EDI: SYNC	Sep 11 2024 05:05:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
14976568	+ EDI: SYNC	Sep 11 2024 05:05:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14976569	+ EDI: SYNC	Sep 11 2024 05:05:00	Synchrony Bank/Dicks, P.o. Box 965005, Orlando, FL 32896-5005
14976571	+ EDI: SYNC	Sep 11 2024 05:05:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
14976570	+ EDI: SYNC	Sep 11 2024 05:05:00	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
14976573	+ EDI: USAA.COM	Sep 11 2024 05:05:00	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
15014650	+ Email/Text: RASEBN@raslg.com	Sep 11 2024 01:14:00	USAA Federal Savings Bank, Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
14976572	EDI: USAA.COM	Sep 11 2024 05:05:00	USAA Federal Savings Bank, Pob 47504, San Antonio, TX 78265
15007771	EDI: AIS.COM	Sep 11 2024 05:08:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
14976574	+ EDI: VERIZONCOMB.COM	Sep 11 2024 05:05:00	Verizon Wireless, Attn: Verizon Wireless Bankruptcy Admini, 500 Technology Dr, Ste 550, Weldon Springs, MO 63304-2225
14976575	+ EDI: CAPITALONE.COM	Sep 11 2024 05:05:00	World's Foremost Bank, 4800 Nw 1st Street, Lincoln, NE 68521-4463
15015377	+ Email/Text: BKelectronicnotices@cenlar.com	Sep 11 2024 01:14:00	loanDepot.com, c/o Cenlar, FSB, 425 Phillips Boulevard, Ewing, NJ 08618-1430

TOTAL: 51

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Cenlar FSB as servicer for LOANDEPOT.COM, LLC
cr		Loandepot.com, LLC
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

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**complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 12, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2024 at the address(es) listed below:**

Name	Email Address
Abagale E. Steidl	on behalf of Debtor Douglas E. Gallentine Jr. asteidl@steidl-steinberg.com, julie.steidl@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Adam Bradley Hall	on behalf of Creditor Nationstar Mortgage LLC amps@manleydeas.com
Alyk L Oflazian	on behalf of Creditor Nationstar Mortgage LLC amps@manleydeas.com
Charles Griffin Wohlrab	on behalf of Creditor USAA Federal Savings Bank bkecf@friedmanvartolo.com cwohlab@ecf.courtdrive.com
Denise Carlon	on behalf of Creditor Loandepot.com LLC dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com
Denise Carlon	on behalf of Creditor Cenlar FSB as servicer for LOANDEPOT.COM LLC dcarlon@kmlawgroup.com
Maria Miksich	on behalf of Creditor Cenlar FSB as servicer for LOANDEPOT.COM LLC mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Nationstar Mortgage LLC wbecf@brockandscott.com mario.hanyon@brockandscott.com
Matthew Fissel	on behalf of Creditor Nationstar Mortgage LLC matthew.fissel@brockandscott.com wbecf@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Stephen Russell Franks	on behalf of Creditor Nationstar Mortgage LLC amps@manleydeas.com

TOTAL: 13